

**IN THE CLAIMS:**

1       1. (ORIGINAL) A method of securely conducting transactions over a network,  
2 comprising the steps of:

3           A. receiving a telephone call over the telephone network that seeks to initiate a  
4 transaction with a target ;

5           B. obtaining at least a Caller ID defining the telephone from which the call is  
6 being placed;

7           C. authenticating the call by checking at least the Caller ID associated with the  
8 call against Caller IDs in a database of registrants' Caller IDs; and

9           D. proceeding with the transaction only if at least said Caller ID matches that of  
10 an entity that is registered in said database.

1       2. (ORIGINAL) The method of claim 1 in which said transaction comprises a  
2 payment with respect to a financial account.

1       3. (ORIGINAL) The method of claim 2 in which said transaction comprises a  
2 payment from a first financial account into a second financial account.

1       4. (ORIGINAL) The method of claim 1 in which said database contains data  
2 uniquely identifying call initiators that are registered to undertake transactions on the  
3 system.

1       5. (ORIGINAL) The method of claim 4 in which a transaction is completed only  
2 after authentication of both the call initiator and the call target.

1       6. (ORIGINAL) The method of claim 5 in which said transaction comprises a  
2 payment with respect to a financial account.

1           7. (ORIGINAL) The method of claim 6 in which said transaction comprises a  
2 payment from a first financial account into a second financial account.

1           8. (ORIGINAL) The method of claim 7 in which the steps of debiting and  
2 crediting said financial accounts in connection with completion of the transaction are  
3 performed by the call-receiving entity.

1           9. (ORIGINAL) The method of claim 7 in which said transaction is completed by  
2 the target.

1           10. (ORIGINAL) The method of claim 1 which includes the steps of:  
2           (1) obtaining from the call initiator a secondary identifier; and  
3           (2) using said secondary identifier in connection with authenticating the call  
4 initiator.

1           11. (ORIGINAL) A method of securely conducting transactions over a network,  
2 comprising the steps of:

3           A. receiving, at a second location on a telephone network, a call placed at a first  
4 location on the network and identifying a transaction to be undertaken;

5           B. at a second location on the network, obtaining, from a source other than the  
6 initiator of said call, at least a Caller ID defining the telephone from which the call was  
7 initiated;

8           C. authenticating the call by checking at least the Caller ID associated with the  
9 call against Caller IDs in a database of Caller IDs; and

10           D. proceeding with the transaction only if at least said Caller ID matches that of  
11 an entity that is contained in said database.

1           12. (ORIGINAL) The method of claim 11 in which said second location includes  
2 a call facilitator entity which performs said authentication.

1        13. (ORIGINAL) The method of claim 12 in which said call facilitator further  
2 participates in said transaction by causing transfer of financial obligations from one  
3 account to another.

1        14. (ORIGINAL) The method of claim 13 in which said facilitator completes said  
2 transaction only on authorization from the target of said transaction.

1        15. (ORIGINAL) The method of claim 12 in which said facilitator transmits  
2 authentication to a telephone station at a third location for completion of said transaction.

1        16. (ORIGINAL) The method of claim 11 in which said call is placed by an  
2 entity by which a payment is to be made to another.

1        17. (ORIGINAL) The method of claim 11 in which said call is placed by an  
2 entity to which payment is to be made.

1        18. (ORIGINAL) The method of claim 18 in which said transaction is completed  
2 only on approval by the entity which is to make said payment.

1        19. (CURRENTLY AMENDED) Apparatus for facilitating transactions initiated  
2 over a telephone network, comprising:

3            A. a data store for storing a database of at least authorized transaction call  
4 initiators, said database containing, for each entity authorized to engage in said  
5 transactions, at least a primary identifier identifying telephone instruments that are  
6 authorized for use in said transactions and a secondary identifier;

7            B. a stored program data processor for processing transactions directed to it, said  
8 apparatus being connected to store data in said database and to retrieve it therefrom ;

9            C. one or more ~~an~~ interfaces between said telephone network and said processor  
10 for receiving and transmitting data between said network and said processor;

11            D. said processor programmed to:

12                   (1) receive said primary and said secondary identifiers from said telephone  
13                   network via said one or more interfaces and to authenticate said identifiers against said  
14                   database; and

15                   (2) further said transaction on authentication.

1                   20. (ORIGINAL) Apparatus according to claim 19 in which said processor is  
2                   programmed to receive said primary and secondary identifiers from different sources.

1                   21. (ORIGINAL) Apparatus according to claim 20 in which said processor is  
2                   programmed to authenticate said call only if said primary and secondary identifiers are  
3                   associated with each other on said database.

1                   22. (WITHDRAWN) A method of transferring resources from one entity to  
2                   another comprising the steps of:

3                   A. accepting from an originator a message identifying a target  
4                   B. authenticating said message by means of at least a geographically unique  
5                   telephone identifier;  
6                   C. transferring a resource from said originator to said target responsive to  
7                   authentication of said message.

1                   23. (WITHDRAWN) The method of claim 22 in which said message identifies  
2                   said target by means of a geographically unique telephone number.

1                   24. (WITHDRAWN) The method of claim 23 in which the telephone numbers of  
2                   said originator and said target are distinguishable.

1                   25. (WITHDRAWN) The method of claim 23 in which said telephone numbers  
2                   are not distinguishable and in which said originator and said target are distinguished by  
3                   distinguishable passwords.

1        26. (WITHDRAWN) The method of claim 22 in which said originator is further  
2    authenticated by means of a password.

1        27. (WITHDRAWN) The method of claim 22 in which said message is  
2    transmitted by telephone by said originator.

1        28. (WITHDRAWN) The method of claim 27 in which said message is accepted  
2    by an entity that maintains a database of authorized originators, said database including at  
3    least a geographically unique telephone identifier for said originator.

1        29. (WITHDRAWN) The method of claim 22 in which said telephone number is  
2    a universal telephone identifier.

1        30. (WITHDRAWN) The method of claim 28 in which said entity effectuates  
2    said transfer by means of entries in accounts maintained by said entity.

1        31. (WITHDRAWN) The method of claim 28 in which said entity effectuates  
2    said transfer by means of transmitting authorization to at least one account maintained by  
3    at least one other entity.

1        32. (WITHDRAWN) The method of claim 28 in which said entity effectuates  
2    said transfer by means of transmitting authorizations to accounts maintained by at least  
3    one other entity for said originator and said target, respectively.

1        33. (WITHDRAWN) The method of claim 31 in which said authorization  
2    authorizes debiting an account of said originator that is maintained by said other entity.

1        34. (WITHDRAWN) The method of claim 31 in which said authorization  
2    authorizes debiting an account of said target that is maintained by said other entity.

1        35. (WITHDRAWN) A method of selling resources, comprising the steps of

- 2        A. accepting from an originator a message identifying a resource to be purchased;
- 3        B. authenticating said message by means of at least a geographically unique
- 4        telephone identifier;
- 5        C. authorizing the transfer of a resource to said originator responsive to
- 6        authentication of said message.

1            36. (WITHDRAWN) A method of selling resources according to claim 35 in  
2        which said message identifies said resource by means of a resource number.

1            37. (WITHDRAWN) A method of selling resources according to claim 35 in  
2        which said originator sends said message via a telephone.

1            38. (WITHDRAWN) A method of selling resources according to claim 37 in  
2        which said originator telephones said message from a site at which said resource is  
3        displayed.

1            39. (WITHDRAWN) A method of selling resources according to claim 37 in  
2        which said originator telephones said message from a site remote from the site at which  
3        said resource is displayed.

1            40. (WITHDRAWN) A method of selling resources according to claim 37 in  
2        which said resource number is supplied to said originator via broadcast advertisement.

1            41. (WITHDRAWN) A method of selling resources according to claim 37 in  
2        which said resource number is supplied to said originator via print advertisement.

1            42. (WITHDRAWN) A method of facilitating transactions between an initiator  
2        and a target, comprising the steps of:

- 3        A. receiving a call in connection with a transaction to be initiated, said call
- 4        identifying an entity to be held accountable for the transaction;

5           B. searching a database for information concerning telephone devices in said  
6 database associated with said entity;

7           C. placing a call to a telephone device registered to said entity in order to  
8 authenticate said entity.

1           43. (WITHDRAWN) The method of claim 42 in which the step of  
2 authenticating said entity includes approving said transaction.

1           44. (WITHDRAWN) The method of claim 43 in which the entity placing the  
2 transaction-initiating call differs from the entity that is to be held accountable for the  
3 transaction.

1           45. (WITHDRAWN) The method of claim 44 in which the entity to be held  
2 accountable for the transaction comprises a parent and the entity initiating the call is a  
3 child.

1           46. (WITHDRAWN) The method of claim 44 in which the entity to be held  
2 accountable for the transaction is a supervisor and the entity initiating the call is a  
3 supervisee.

1           47. (WITHDRAWN) The method of claim 42 in which said call is received from  
2 an entity seeking to purchase goods or services from a merchant.

1           48. (WITHDRAWN) The method of claim 42 in which said call is received from  
2 a merchant seeking authorization for the sale of goods or services to the designated  
3 entity.

1           49. (WITHDRAWN) The method of claim 42 in which said call is received from  
2 a merchant seeking authorization for the sale of goods or services to a surrogate of the  
3 designated entity.

1        50. (WITHDRAWN) The method of claim 42 in which the transaction-initiating  
2 call is received from a telephone device whose Caller ID is blocked from transmission in  
3 connection with such call.

1        51. (ORIGINAL) The method of claim 1 in which said database includes  
2 information concerning one or more desired payment mechanisms, and said payment  
3 mechanisms are linked to said Caller ID.

1        52. (ORIGINAL) The method of claim 1 in which said database includes  
2 information concerning one or more desired payment mechanisms and shipping  
3 preferences, and in which said information is retrieved by means of the Caller ID and  
4 used in processing a transaction.

1        53. (ORIGINAL) The method of claim 1 which includes the step of verifying to  
2 the sender of said call the identity of the designated target before completing said  
3 transaction.

1        54. (ORIGINAL) The method of claim 53 in which said verification is performed  
2 by checking the given telephone number against information obtained from the telephone  
3 company.

1        55. (ORIGINAL) The method of claim 22 in which said resource is transferred in  
2 response to receipt of the telephone number of said target.

1        56. (CURRENTLY AMENDED) A method of securely conducting transactions  
2 over a network, comprising the steps of:

3            A. receiving initiating, in response to receipt of a text message seeking to initiate  
4 a transaction, a telephone call over the telephone network that seeks to initiate a  
5 transaction with the called party;

6           B. obtaining from the party to which the telephone call was directed, ~~either an~~ an  
7 identifier unique to the party to which the telephone call was directed ~~either the caller or~~  
8 ~~the intended recipient~~;

9           C. communicating said identifier to an entity that is enabled to authenticate the  
10 identifier by checking said identifier against at least the Caller ID associated with the  
11 identifier in a database accessible to said entity; and

12           D. proceeding with the transaction only if at least said Caller ID matches that of  
13 an entity that is registered in said database.

1       57. (ORIGINAL) The method of claim 56 in which said identifier is one that has been  
2 assigned by said entity to a device on which said call is being made.

1       58. (CURRENTLY AMENDED) The method of claim 56 ~~in which said identifier is~~  
2 ~~associated with the calling party, wherein the transaction comprises payment with respect~~  
3 ~~to a financial account.~~

1       59. (NEW)   The method of claim 1 wherein the Caller ID comprises an Electronic  
2       Serial Number (ESN) of a mobile device.

1       60. (NEW)   The method of claim 1 wherein the Caller ID comprises a Mobile  
2       Identification Number (MIN).

1       61. (NEW)   The method of claim 1 wherein the Caller ID comprises a Mobile  
2       Equipment Identifier (MEID).

1       62. (NEW) The method of claim 3 wherein the first financial account is selected from a  
2       group consisting of a bank account, a credit card account, a debit card account and a  
3       prepaid card account.

1 63. (NEW) The method of claim 11 wherein the Caller ID comprises an Electronic  
2 Serial Number (ESN) of a mobile device.

1 64. (NEW) The method of claim 11 wherein the Caller ID comprises a Mobile  
2 Identification Number (MIN).

1 65. (NEW) The method of claim 11 wherein the Caller ID comprises a Mobile  
2 Equipment Identifier (MEID).

1 66. (NEW) The method of claim 11 wherein the transaction comprises payment with  
2 respect to a financial account.

1 67. (NEW) The method of claim 68 wherein the transaction comprises a payment from a  
2 first financial account into a second financial account.

1 68. (NEW) The method of claim 67 wherein the first financial account is selected from a  
2 group consisting of a bank account, a credit card account, a debit card account and a  
3 prepaid card account.

1 69. (NEW) The method of claim 67 wherein the first financial account is selected from a  
2 group consisting of a bank account, a credit card account, a debit card account and a  
3 prepaid card account.

1 70. (NEW) The apparatus of claim 19 wherein the telephone network comprises a  
2 wireless telephone network.

1 71. (NEW) The apparatus of claim 19 wherein the transaction comprises payment with  
2 respect to a financial account.

1 72. (NEW) The apparatus of claim 71 wherein the transaction comprises a payment  
2 from a first financial account into a second financial account.

- 1 73. (NEW) The apparatus of claim 72 wherein the first financial account is selected from
  - 2 a group consisting of a bank account, a credit card account, a debit card account and a
  - 3 prepaid card account.
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- 1 74. (NEW) The method of claim 1 wherein the transaction is cleared through an entity
  - 2 selected from a group consisting of an Electronic Funds Transfer network, a credit card
  - 3 network and an Automated Clearing House network.
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- 1 75. (NEW) The method of claim 11 wherein the transaction is cleared through an
  - 2 entity selected from a group consisting of an Electronic Funds Transfer network, a credit
  - 3 card network and an Automated Clearing House network.
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- 1 76. (NEW) The system of claim 19 wherein the transaction is cleared through an
  - 2 entity selected from a group consisting of an Electronic Funds Transfer network, a credit
  - 3 card network and an Automated Clearing House network.
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- 1 77. (NEW) The method of claim 56 wherein the transaction is cleared through an
  - 2 entity selected from a group consisting of an Electronic Funds Transfer network, a credit
  - 3 card network and an Automated Clearing House network.